

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Elizabeth Howard

Debtor(s)

Case No. 15 B 05325

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2015.
- 2) The plan was confirmed on 06/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 03/06/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,464.56
Less amount refunded to debtor	\$1,384.41

NET RECEIPTS: **\$25,080.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,975.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,007.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,982.29**

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Health	Unsecured	10,000.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	873.00	168.64	168.64	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	963.75	963.75	0.00	0.00
Americredit Financial Ser Inc	Unsecured	NA	132.72	132.72	0.00	0.00
Americredit Financial Ser Inc	Secured	20,150.00	20,150.00	20,150.00	11,404.83	2,176.28
ATG Credit LLC	Unsecured	527.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	900.00	900.87	900.87	0.00	0.00
CHICAGO REALTY SOL	Unsecured	6,080.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	300.00	244.00	244.00	0.00	0.00
Cook County Hospital	Unsecured	19,000.00	NA	NA	0.00	0.00
Crd Prt Asso	Unsecured	489.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	450.00	NA	NA	0.00	0.00
Fifth Third	Unsecured	250.00	NA	NA	0.00	0.00
Focus Receivables Mana	Unsecured	294.00	NA	NA	0.00	0.00
Franklin Collection	Unsecured	297.00	NA	NA	0.00	0.00
Harris	Unsecured	2,793.00	NA	NA	0.00	0.00
Healthcare Associates Credit Union	Unsecured	581.00	581.22	581.22	0.00	0.00
Heritage Acceptance Corp	Secured	9,540.00	9,540.00	9,540.00	5,493.16	1,023.59
Heritage Acceptance Corp	Unsecured	NA	0.33	0.33	0.00	0.00
Illinois Tollway	Unsecured	284.00	NA	NA	0.00	0.00
Imagine	Unsecured	882.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	921.00	921.39	921.39	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	527.00	527.42	527.42	0.00	0.00
L J Ross Associates Inc	Unsecured	1,463.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	185.00	NA	NA	0.00	0.00
Mrsi	Unsecured	2,502.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	977.00	1,012.81	1,012.81	0.00	0.00
Progresive Financial Services, Inc	Unsecured	800.00	NA	NA	0.00	0.00
Qureshi	Unsecured	150.00	NA	NA	0.00	0.00
Regional Recovery Serv	Unsecured	60.00	NA	NA	0.00	0.00
SIR Finance Corporation	Unsecured	900.00	912.72	912.72	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sprint Corp	Unsecured	1,529.00	1,528.53	1,528.53	0.00	0.00
TD Bank USA NA	Unsecured	417.00	461.21	461.21	0.00	0.00
Transworld Systems Inc	Unsecured	294.00	NA	NA	0.00	0.00
U.S. Bank	Unsecured	1,000.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	27,584.00	26,063.55	26,063.55	0.00	0.00
Uscb Corporation	Unsecured	518.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	543.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$29,690.00	\$16,897.99	\$3,199.87
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$29,690.00	\$16,897.99	\$3,199.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,419.16	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,982.29</u>	
Disbursements to Creditors	<u>\$20,097.86</u>	
TOTAL DISBURSEMENTS :		<u>\$25,080.15</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/01/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.